

1 Roderick M. Thompson (State Bar No. 96192)
 2 rthompson@fbm.com
 3 Robert C. Holtzapple (State Bar No. 145954)
bholtzapple@fbm.com
 4 Helen Dutton (State Bar No. 235558)
hutton@fbm.com
 5 Diego F. Acevedo (State Bar No. 244693)
dacevedo@fbm.com
 6 Farella Braun & Martel LLP
 7 235 Montgomery Street, 17th Floor
 8 San Francisco, CA 94104
 Telephone: (415) 954-4400
 Facsimile: (415) 954-4480
 9
 Attorneys for Plaintiff and
 Counterclaim Respondent
 VISA U.S.A. INC.

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 UNITED STATES DISTRICT COURT
 NORTHERN DISTRICT OF CALIFORNIA
 SAN FRANCISCO DIVISION

15 VISA U.S.A. INC.,

Case No. CV-07-5585 JSW

16 Plaintiff,

**NOTICE OF MOTION AND MOTION TO
 DISMISS MARITZ'S FRAUD
 COUNTERCLAIMS; MEMORANDUM OF
 POINTS AND AUTHORITIES IN
 SUPPORT THEREOF**

17 MARITZ INC., d/b/a MARITZ
 LOYALTY MARKETING,

Date: April 18, 2008
 Time: 9:00 a.m.
 Courtroom: 2 (17th Floor)
 Hon. Jeffrey S. White

18 Defendant.

19
 20 MARITZ INC., d/b/a MARITZ
 LOYALTY MARKETING,

21 Counterclaimant,

22 vs.

23
 24 VISA U.S.A. INC. and CARLSON
 MARKETING GROUP, INC.,

25 Counterclaim Respondents.

NOTICE OF MOTION AND MOTION

2 On April 18, 2008, at 9:00 a.m., or as soon thereafter as the matter may be heard, at 450
3 Golden Gate Avenue, San Francisco, California, in Courtroom 2, 17th Floor, before the
4 Honorable Jeffrey S. White, Plaintiff Visa U.S.A. Inc. (“Visa”) shall and hereby does move the
5 Court, pursuant to Federal Rules of Civil Procedure 12(b)(6), 12(e) and 9(b), for an Order
6 dismissing Defendant and Counterclaimant Maritz Loyalty Marketing’s (“Maritz”) Counterclaim
7 Counts III (Fraud), IV (Negligent Misrepresentation), Count V (Fraud Related to Arbitration) and
8 Count VI (Unfair Competition Under Business & Professions Code Section 17200). This Motion
9 is based upon this Notice of Motion and Motion, the following Memorandum of Points and
10 Authorities, all files and records in this action and such additional matters as may be judicially
11 noticed or may come before the Court prior to or at the hearing on this matter.

12 Dated: February 21, 2008

FARELLA BRAUN & MARTEL LLP

By:/s/ Roderick M. Thompson
Roderick M. Thompson

Attorneys for Plaintiff and Counterclaim
Respondent VISA U.S.A. INC.

SUMMARY OF ARGUMENT

In its December 20, 2007 Answer and Counterclaim (“Counterclaim”), Maritz Inc. d/b/a Maritz Loyalty Marketing (“Maritz”) purports to assert four fraud-based claims against Visa U.S.A., Inc. (“Visa”): Count III (Fraud), Count IV (Negligent Misrepresentation), Count V (Fraud Related to Arbitration) and Count VI (Unfair Competition Under Business & Professions Code Section 17200). Each of these counts is defective and must be dismissed.

Counts III and IV are based on nearly-identical general and conclusory allegations that Visa fraudulently misled Maritz in connection with the Rewards Program and/or the MSA.” (D.E. #19, Counterclaim ¶ 81; *see also* ¶ 99.) These vague and conclusory allegations are insufficient for three separate reasons. First, although it appears that Maritz contends that Visa made a number of fraudulent statements, it only identifies two “examples.” Fraud cannot be pled through “examples,” however. Second, even for the limited “examples” Maritz provides, Maritz has failed to allege “‘the who, what, when, where, and how’ of the misconduct charged.” *Vess v. Ciba-Geigy Corp. USA*, 317 F.3d 1097, 1106 (9th Cir. 2003) (citation omitted). Third, although Maritz bases part of these claims on Visa’s purported “fraudulent concealment,” Maritz has alleged no facts that give rise to a duty to disclose, a necessary predicate of any such fraud claim.

17 Count V purports to state a claim based upon the allegation that Visa failed “to disclose
18 the nature and magnitude of its alleged claims in order to try and deceive Maritz into agreeing to
19 an arbitration.” (D.E. #19, Counterclaim ¶ 118.) As with Counts III and IV, however, Maritz’s
20 attempt to state a claim predicated on Visa’s alleged failure to disclose is legally deficient because
21 Maritz has failed to allege any facts that would create a duty for Visa to disclose the purportedly
22 concealed facts.

23 Count VI, like the other fraud based counts, fails to identify with the requisite particularity
24 the purported fraud that underlies the claim. In the alternative, the claim is too ambiguous or
25 vague to respond to and a more definite statement is required.

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MEMORANDUM OF POINTS AND AUTHORITIES

I. INTRODUCTION

On November 2, 2007, Visa filed a Complaint against Maritz, seeking to compel arbitration of its underlying breach of contract or, in the alternative, seeking judicial resolution of the merits of its breach of contract claim. (D.E. # 1.) In response, on December 20, 2007, Maritz filed an answer and six counterclaims against Visa, alleging, *inter alia*, fraud and negligent misrepresentation. (D.E. #19.) This motion addresses Counts III, IV, V and VI.

Counts III (Fraud) and IV (Negligent Misrepresentation) are predicated on Maritz’s claims that Visa “fraudulently misled [or made negligent misrepresentations to] Maritz in connection with the Rewards Program and/or the MSA.” (D.E. #19, Counterclaim ¶¶ 81 and 99.) Maritz purports to state both counts by citing two “examples” of Visa’s alleged bad acts:

(1) "Visa fraudulently failed to disclose to Maritz the full scope of what would be involved with respect to the Rewards Plan project" (D.E. #19, Counterclaim ¶¶ 83, 101); and

(2) "Visa further misled Maritz with respect to whether Visa was going to continue the Rewards Program project with Maritz or whether Visa instead was going to continue using Carlson." (D.E. #19, Counterclaim ¶ 90; *see also* ¶ 106).

As is explained in detail below, these vague, general allegations are insufficient to support fraud claims. Preliminarily, fraud cannot be pled by “example;” a party stating a claim for fraud must specifically identify each allegedly fraudulent statement by pleading “‘the who, what, when, where, and how’ of the misconduct charged.” *Vess v. Ciba-Geigy Corp. USA*, 317 F.3d 1097, 1106 (9th Cir. 2003) (citation omitted). Moreover, to state a claim for fraud by omission, plaintiff must allege facts sufficient to give rise to a duty to disclose. *See In re Herbalife Secs. Litig.*, 1996 U.S. Dist. LEXIS 11484 *10 (C.D. Cal. 1996) (granting defendant’s motion to dismiss because the plaintiff did not allege facts sufficient to prove that the defendant had a duty to disclose). Here, Maritz has alleged no such facts.

1 Count V (Fraud Related to Arbitration) arises from Maritz's claim that Visa's "failure to
 2 disclose the nature and magnitude of its alleged claims" induced Maritz to enter an agreement to
 3 arbitrate. (D.E. #19, Counterclaim, ¶ 118.) Again, however, Maritz has failed to allege any facts
 4 that, if true, would give rise to a duty on Visa's part to disclose such information to Maritz.

5 Finally, Count VI (Unfair Competition Under Business & Professions Code Section
 6 17200) must be dismissed. In it, Maritz alleges only that "Visa's acts and omissions alleged
 7 above constitute unlawful business practices." To the extent this claim is intended to be
 8 predicated on the fraud counts, it fails for the same reasons as the fraud claims. Moreover,
 9 because the allegations are so general, it is impossible for Visa to determine what conduct Maritz
 10 claims constitute the purported unlawful business practices.

11 **II. ARGUMENT**

12 **A. Count III (Fraud) and Count IV (Negligent Misrepresentation) Are**
Inadequately Pled.

14 Rule 9(b) requires that plaintiff "state with particularity" the "circumstances constituting
 15 fraud." Federal Rule of Civil Procedure 9(b); *In re Daou Sys., Inc. Sec. Litig.*, 411 F.3d 1006,
 16 1027-28 (9th Cir. 2005) (Rule 9(b) applied to plaintiffs' fraud claims). Rule 9(b) applies with
 17 equal force to claims for negligent misrepresentation. *Neilson v. Union Bank of Cal.*, N.A., 290 F.
 18 Supp. 2d 1101, 1141 (C.D. Cal. 2003) ("It is well-established in the Ninth Circuit that both claims
 19 for fraud and negligent misrepresentation must meet Rule 9(b)'s particularity requirements.");
 20 *Glen Holly Entm't, Inc. v. Tektronix*, 343 F.3d 1000, 1005 (9th Cir. 2003) (same).

21 The Ninth Circuit has recognized that because of the damage to a defendant's reputation
 22 caused by allegations of fraud in a federal complaint, regardless of the cause of action in which
 23 they appear, all averments of fraud are subject to the heightened pleading standard of Rule 9(b).
 24 *Vess v. Ciba-Geigy Corp. USA*, 317 F.3d at 1104. This stringent standard requires that
 25 "[a]verments of fraud [] be accompanied by 'the who, what, when, where, and how' of the
 26 misconduct charged." *Id.* at 1106 (citation omitted). Additionally, "to allege fraud with
 27 particularity," plaintiff "must set forth what is false or misleading about a statement, and why it is
 28 false." *In re GlenFed, Inc. Secs. Litig.*, 42 F.3d 1541, 1548 (9th Cir. 1994) (*en banc*). When a

1 fraudulent statement is alleged, plaintiff must also set forth why it was false when made. *Fecht v.*
 2 *Price Co.*, 70 F.3d 1078, 1082 (9th Cir. 1995). In particular, vague, generalized, and/or
 3 conclusory allegations are insufficient to satisfy Rule 9(b)'s "particularity" standard. *See Moore*
 4 *v. Kayport Package Express, Inc.*, 885 F.2d 531, 540 (9th Cir. 1989).

5 Here, both Count III and Count IV fail to plead the requisite level of particularity under
 6 Rule 9(b). Because the alleged facts are nearly identical for both Counts (*compare* D.E. #19,
 7 Counterclaim ¶¶ 80-97 *with* ¶¶ 99-112), the insufficiency of the facts apply to both Counts.

8 **1. Fraud Cannot Be Pled By "Example." To Satisfy Rule 9(b)'s
 9 Requirement That Fraud Be Pled "With Particularity," the Who,
 10 What, When, Where and How As To Each Allegedly Fraudulent
 Statement Must Be Pled.**

11 Both Count III and IV contain only "examples" of Visa's alleged fraud. (*See, e.g.*, D.E.
 12 #19, Counterclaim ¶¶ 82, 83, 91, 100, 101.) Maritz's admission that it alleges only "examples,"
 13 however, is a clear indication that it fails to plead with particularity; a claimant simply cannot
 14 meet the heightened pleading standard by providing only "examples" of the purported fraud.
 15 Simply put, allegations of fraud where the fraud is described "for example" are not alleged "with
 16 particularity." Moreover, because Maritz has identified only two "examples" of Visa's alleged
 17 fraud, Visa cannot reasonably investigate and prepare an answer to Maritz's fraud claims.¹

18 Indeed, that Maritz appears to be attempting to assert broad fraud claims against Visa
 19 while providing only limited "examples" of the purported fraud raises the suspicion that Maritz is
 20 attempting to use its counterclaim as a pretext for conducting discovery to unearth bases for
 21 additional claims. Rule 9(b)'s heightened pleading requirements are intended to prevent exactly
 22 that. *See Semegen v. Weidner*, 780 F.2d 727, 731 (9th Cir. 1985) (Rule 9(b) is intended to
 23 "prevent[] the filing of a complaint as a pretext for the discovery of unknown wrongs").

24
 25

 26 ¹ In the alternative, Visa moves under Rule 12(e) for a more definite statement of Maritz's
 27 fraud claims. Whether required by Rule 9(b) or Rule 12(e) (or both), Maritz must allege with
 28 particularity each purported statement and omission that it claims was wrongful to enable Visa to
 respond adequately. *See Wagner v. First Horizon Pharm. Corp.*, 464 F.3d 1273, 1280 (11th Cir.
 2006) (recognizing "the utility of employing Rule 12(e) repleadings to clarify fraud claims in
 order to obtain the required degree of factual particularity").

1 **2. Maritz's Allegations of Non-Disclosure Fail To State A Claim For**
 2 **Fraud Both Because Maritz Has Failed to Plead Facts That Would**
 3 **Give Rise To A Duty To Disclose And Because The Alleged Omissions**
 4 **Are Not Pled With Sufficient Particularity.**

5 With respect to the two alleged "examples" Maritz cites, the fraud claims are still
 6 defective. Both Count III and Count IV are based, in part, on allegations that Visa fraudulently
 7 "failed to disclose to Maritz the full scope of what would be involved with respect to the Rewards
 8 Plan project." (D.E. #19, Counterclaim ¶¶ 83, 101.) These allegations suffer from two flaws:
 9 first, there are no facts alleged that would support a finding that Visa had any duty to disclose to
 10 Maritz. Second, Maritz fails to provide specific details of the scope of the Rewards Plan project
 11 Visa allegedly concealed.

12 Under Rule 12(b)(6) a motion to dismiss should be granted either if there is a lack of a
 13 cognizable legal theory or if there are insufficient facts to state a claim under a cognizable legal
 14 theory. *See Balistreri v. Pacifica Police Dept.*, 901 F.2d 696, 699 (9th Cir. 1988); *U.S.A.*
 15 *Nutrasource, Inc. v. CNA Ins. Co.*, 140 F.Supp.2d 1049, 1053 (N.D. Cal. 2001). To survive a
 16 Rule 12(b)(6) challenge, plaintiff's claim of fraudulent inducement must allege some set of facts
 17 which establish the elements of a fraud claim, including in a case of non disclosure, a legal duty
 18 to disclose. *See In re Herbalife*, 1996 U.S. Dist. LEXIS 11484 at *10 (granting defendant's
 19 motion to dismiss because plaintiff failed to allege facts sufficient to establish defendant had duty
 20 to disclose).

21 Here, Maritz's fraud claims based on Visa's alleged non-disclosures must be dismissed:
 22 Maritz has not alleged any facts that would give rise to a duty to disclose by Visa. Indeed, Maritz
 23 claims that the alleged omissions damaged it in that if the concealed facts had been disclosed,
 24 "Maritz would not have agreed to the terms in the MSA." (D.E. #19, Counterclaim ¶ 86; *see also*
 25 ¶ 101 ("Visa negligently failed to disclose to Maritz the full scope of what would be involved
 26 with respect to the Rewards Plan project . . . [which] induced Maritz to enter into the MSA.")) Yet
 27 there is no allegation at all regarding the nature of the parties' relationship before the MSA was
 28 executed (*see* D.E. #19, Counterclaim ¶ 11 ("In April 2006, Visa entered the MSA with
 29 Maritz")), much less anything supporting an argument that the relationship was such that Visa

1 owed Maritz a duty to disclose.

2 Even assuming, however, that there were some factual allegations that would give rise to
 3 such a duty, Maritz's fraudulent concealment allegations are still deficient. Noticeably absent in
 4 Maritz's generalized pleading are any of the following:

- 5 (1) **Who:** which individuals within Visa are purportedly responsible for the
 concealment of the "full scope" of the Rewards Program;
- 7 (2) **What** specifically regarding the Rewards Program was concealed; and
- 8 (3) **When** the alleged concealment happened.

9 *See Vess v. Ciba-Geigy Corp. USA.*, 317 F.3d at 1106 (9th Cir. 2003) (the specific "[a]verments
 10 of fraud [] be accompanied by 'the who, what, when, where, and how' of the misconduct
 11 charged") (citation omitted).

12 The only "example" Maritz provides for its non-disclosure claim is that Visa purportedly
 13 failed to disclose "that Maritz was going to have to comply with Visa's Key Controls security
 14 requirements." (D.E. #19, Counterclaim ¶ 83.) But even this "example" does not provide the
 15 requisite specificity; Maritz fails to plead the requisite "who" and "when" of this alleged non-
 16 disclosure. *Id.* More specifically, because "[a]n entity speaks through its agents[.]" Maritz is
 17 required to identify the particular individuals at Visa; "[a]llegations that fail to identify the agents
 18 who speak for the entity do not satisfy Rule 9(b)." *Kriendler v. Chem. Waste Mgmt.*, 877 F.
 19 Supp. 1140, 1155 (N.D. Ill. 1995); *see also Arena v. Wal-Mart Stores, Inc.*, 221 F.R.D. 569, 572
 20 (D. Kan. 2004) ("Plaintiffs' general references to 'Wal-Mart and CMN' are insufficient to
 21 identify the speaker of these statements."); *Gottstein v. Nat'l Ass'n for the Self Employed*, 53 F.
 22 Supp. 2d 1212, 1218 (D. Kan. 1999) (in context of corporate defendants, plaintiffs must identify
 23 specific individuals who made alleged misrepresentations).

24 **3. The Alleged Fraud With Respect To The Continuation Of The
 25 Program Is Insufficiently Pled**

26 Maritz's second "example" relates to alleged Visa representations of whether "Visa was
 27 going to continue the Rewards Program project with Maritz or whether Visa instead was going to
 28 continue using Carlson." (D.E. #19, Counterclaim ¶ 90.) Although Maritz addresses the who and

1 when elements of this allegation, it fails to allege why the representations in December 2006 were
 2 false at that time. *Fecht*, 70 F.3d at 1082; *see also In re Gupta Corp. Sec. Litig.*, 900 F. Supp.
 3 1217, 1228 (N.D. Cal. 1994) (citation omitted). Moreover, Maritz cannot meet the Rule 9(b)
 4 particularity standard by conclusorily alleging “[o]n information and belief” that “Visa was not as
 5 committed to Maritz as Visa led Maritz to believe.” (D.E. #19, Counterclaim ¶¶ 96, 111.) *See*
 6 *Moore*, 885 F.2d at 540.

7 **B. Count V (Fraud Related to Arbitration) Fails to State A Claim Because**
 8 **Maritz Alleges No Facts That Would Give Rise To A Duty To Disclose By**
 9 **Visa.**

10 Maritz has alleged that Visa attempted to deceive Maritz into agreeing to an arbitration of
 11 Visa’s claims. (D.E. #19, Counterclaim ¶ 116.) Maritz claims that Visa failed to disclose to
 12 Maritz that Visa was planning to assert a claim of tens of millions of dollars from Maritz for
 13 Maritz’s alleged breaches of the MSA. (*Id.*, ¶ 117.) This is the full extent of Maritz’s factual
 14 allegations as to Claim V and in fact, there is no discussion of the events given rise to this
 15 purported fraud in Maritz’s Background.

16 As discussed above, to state a claim of fraud based on a nondisclosure of a purportedly
 17 material fact, the charging party must first plead facts that establish that the party that withheld
 18 the information had a duty at law to disclose. *People v. Highland Fed. Sav. & Loan*, 14 Cal. App.
 19 1692, 1718-19 (1993); *see also In re Herbalife*, 1996 U.S. Dist. LEXIS 11484 at *10 (granting
 20 defendant’s motion to dismiss because plaintiff failed to allege facts sufficient to establish
 21 defendant had duty to disclose). Here, no such facts have been alleged.

22 A duty to disclose arises only in a limited set of circumstances. A duty to disclose
 23 typically arises where the party charged with fraud has volunteered information on a subject but
 24 withholds information that would materially qualify the information disclosed. *Brownlee v.*
Vang, 235 Cal. App. 2d 465, 477 (1965). A duty to disclose may also arise where the parties
 25 stand in the position of fiduciaries or share a similar relationship of trust and confidence. *Moe v.*
Transamerica Title Ins. Co., 21 Cal. App. 3d 289, 306 (1971). Finally, a party also has to
 26 exercise reasonable care to disclose facts basic to the transaction in question, if he knows that the
 27 other party is about to enter into it under a mistake as to that fact, and the other party, because of
 28

1 the relationship between them, the customs of the trade or other objective circumstances, would
 2 reasonably expect a disclosure of those facts. *Apte v. Japra (in Re Apte)*, 96 F.3d 1319, 1324 (9th
 3 Cir. 1996).²

4 Maritz has failed to allege any facts that would support a finding of duty. Maritz makes
 5 no allegations which show that Visa made any statement as to the nature of its claims or damages
 6 at all, or even a partial, incomplete or ambiguous statement on these topics that required a further
 7 disclosure. Nor does Maritz allege any facts which would establish that the parties stood in a
 8 position of confidence or trust.³

9 Maritz also fails to allege any facts which show that 1) Visa knew that Maritz was
 10 mistaken as to the nature or amount of the size of its damages; or 2) that because of the
 11 relationship between the parties, the customs of the trade, or other objective circumstances that
 12 Maritz would have expected Visa to disclose this information. As to the first element Maritz
 13 simply asserts in conclusory fashion that “Visa’s failure to disclose the nature and magnitude of
 14 its alleged claims in order to try to deceive Maritz into agreeing to an arbitration was intentional,
 15 deceitful, misleading, in bad faith, and also in breach of Visa’s obligations under Section XII of
 16 the MSA.” (D.E. #19, Counterclaim ¶ 118.) Conclusory contentions, however, are insufficient;
 17 Maritz must allege *facts* that support its conclusions. *Epstein v. Washington Energy Co.*, 83 F.3d
 18 1136, 1140 (9th Cir. 1996).

19 Maritz has alleged no facts which, if true, would give rise to a duty on Visa’s behalf to
 20 disclose the information which forms the basis of Count V of Maritz’s Counterclaim. Count V,

21 ² The Second Restatement of Torts § 551 also imposes a duty to disclose where the party
 22 charged with fraud subsequently acquires information which he knows will make a previous
 23 statement untrue. This section also imposes liability on a party if they have made a false
 24 misrepresentation but did not intend that the other party rely upon it and he subsequently learns
 25 that the other is about to act in reliance upon the misrepresentation. Like the other elements
 26 necessary to establish a duty, there is simply no actual or even hypothetical scenario that the
 27 Court may assume based on the currently pled facts that would give rise to a duty under these
 28 additional tests.

29 ³ As to this point the only reference which Maritz makes is that the parties were obligated to
 30 act in good faith in resolving any disputes arising under the MSA. (D.E. #19, Counterclaim
 31 ¶ 114.) Yet, that the parties had a contractual obligation to work to resolve disputes in good faith
 32 does not create an independent duty to disclose in Visa. Importantly, Maritz alleges no facts that
 33 show how this contractual obligation could have created such a duty, allegations that are essential
 34 to its claim.

1 therefore, must be dismissed.

2 **C. Count VI (Unfair Competition Under Business & Professions Code Section
3 17200) Should Be Dismissed Because Maritz Fails To Allege The Underlying
4 “Bad Acts” With Particularity**

5 In what appears to have been a catch-all afterthought, Maritz also purports to assert a
6 claim against Visa for Unfair Competition under Section 17200 of California's Business and
7 Professions Code. The claim, however, is so general and vague as to be unintelligible.

8 After incorporating 68 other paragraphs of its Counterclaim, Maritz alleges only “Visa's
9 acts and omissions alleged above constitute unlawful business practices in violation of Section
10 17200, et. seq., of the California Business and Professions Code.” (D.E. #19, Counterclaim
11 ¶ 130.) It is impossible to know what Maritz claims the unfair business practices were. To the
12 extent they are based on the alleged fraud discussed above, therefore “sounding in fraud”), this
13 count is defective for the reasons discussed above and should be dismissed for the same reasons.

14 See *In re Daou*, 411 F.3d at 1027-28 (claim was governed by Rule 9(b) where plaintiffs alleged
15 fraud and “fully incorporate[d] all allegations previously averred in the complaint for purposes of
16 all their claims”). In any event, Maritz should be required to provide a more definite statement
17 under Rule 12(e) resolving all ambiguity by specifying each of the purported unfair business
18 practices that underlie this claim. See *Optovue Corp. v. Carl Zeiss Meditec, Inc.*, 2007 WL
19 2406885 at * 3 (N.D. Cal. Aug. 20, 2007) (granting Rule 12(e) motion for a more definite
20 statement of Section 17200 declaratory claim “where the complaint is so general that ambiguity
21 arises in determining the nature of the claim or the parties against whom it is being made”)
(quotation omitted).

22 **III. CONCLUSION**

23 Maritz has asserted serious claims of fraud and deceit against Visa. To charge Visa with
24 fraud, however, Maritz must plead “with particularity” the facts underlying its allegations: the
25 who, what, where, when and how of each purported fraudulent statement. Maritz has failed to do
26 so. Indeed, nowhere in Maritz's 141-paragraph Counterclaim are there any factual allegations
27 either describing the purported fraud “with particularity” as required by Rule 9(b) or that support
28 Maritz's implicit allegation that Visa owed Maritz a duty to disclose.

1 For the foregoing reasons, Counts III (Fraud), IV (Negligent Misrepresentation), V (Fraud
2 Related to Arbitration) and VI (Unfair Competition Under Business & Professions Code Section
3 17200) should be dismissed.

4 Dated: February 21, 2008

FARELLA BRAUN & MARTEL LLP

6 By: /s/ Roderick M. Thompson
7 Roderick M. Thompson

8 Attorneys for Plaintiff and
9 Counterclaim Respondent
10 VISA U.S.A. INC.

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